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2588/0055 60 001 Page 1 of 3

1998-10-26 14:33:47

Cook County Recorder 25.50



Chicago Title Insurance Company



98956686

**WARRANTY DEED  
ILLINOIS STATUTORY  
TENANTS BY THE ENTIRETY**

4241051 SOT 1/2

GIT

THE GRANTOR(S) Hung Kam Wong and Linda Wong, husband and wife of the City of Chicago, County of Cook, State of Illinois for and in consideration of TEN & 00/100 DOLLARS, and other good and valuable consideration to them in hand paid, CONVEY(S) and WARRANT(S) to Mei Juan Huang and Ru Bin Xiao (GRANTEE'S ADDRESS) 2305 S. Stewart, Unit K, Chicago, Illinois 6068816

of the County of Cook, husband and wife not as joint tenants or tenants in common but as tenants by the entirety, the following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

THIS IS NOT HOMESTEAD PROPERTY.

**SUBJECT TO:** covenants, conditions and restrictions of record; private, public and utility easements, including any easements established by or implied from the Condominium Declarations or amendments thereto, if any, and roads and highways, if any; party wall rights and agreements, if any; limitations and conditions imposed by the Condominium Property Act; general taxes for the year 1998 and subsequent years; installments due after the date of closing of assessments established pursuant to the Declaration of Condominium; terms, provisions, covenants and conditions of the Declaration of Condominium and all amendments thereto, if any

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois. TO HAVE AND TO HOLD said premises as husband and wife, not as joint tenants or tenants in common but as tenants by the entirety forever.

Permanent Real Estate Index Number(s): 17-28-212-040-1002

Address(es) of Real Estate: 2305 S. Stewart, Unit K, Chicago, Illinois 60688 16

Dated this 19<sup>th</sup> day of October, 1998

\_\_\_\_\_  
\_\_\_\_\_

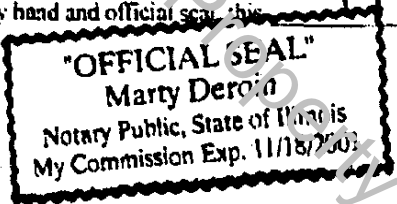
Hung Kam Wong  
Hung Kam Wong  
Linda Wong  
Linda Wong

STATE OF ILLINOIS, COUNTY OF Cook ss.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Hung Kam Wong and Linda Wong, husband and wife

personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this 19<sup>th</sup> day of October 19 98



*[Handwritten Signature]* (Notary Public)

Prepared By: Marty DeRoin  
122 South Michigan Avenue, Suite 1800  
Chicago, Illinois 60603-

Mail To:  
Conrad O. Duncker, Esq.  
258 W. 31st Street  
Chicago, Illinois 60616



Name & Address of Taxpayer:  
Mei Juan Huang  
2305 S. Stewart, Unit K  
Chicago, Illinois 60608

038937

CITY OF CHICAGO  
REAL ESTATE TRANSACTION TAX

DEPT. OF REVENUE OCT-1'98

547.50

REG. 11191

118204

STATE OF ILLINOIS  
REAL ESTATE TRANSFER TAX

DEPT. OF REVENUE OCT-1'98

73.00

REG. 10678

084214

Cook County  
REAL ESTATE TRANSACTION TAX

REVENUE STAMP OCT-1'98

36.50

P.D. 11421

**EXHIBIT "A"**  
**Legal Description**

UNIT 2305-3K TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN ORIENTAL TERRACES CONDOMINIUM NO. 2305-3 AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 85296678, IN THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 28, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

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16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

*MM*

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- V.A. Rider
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Other(s) [specify]
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses: Myrna S. Ronan (Seal) MYRNA RONAN AKA MYRNA S RONAN -Borrower

"OFFICIAL SEAL" Brenda J. Grafman Notary Public, State of Illinois My Commission Expires 06/16/99 (Seal) -Borrower

Margaret E. Ronan (Seal) GEORGE J RONAN, AS SPOUSE OF -Borrower BY: MARGARET E RONAN, HIS PLENARY CO-GUARDIAN Keith T. Ronan (Seal) BY: KEITH TERRANCE RONAN, HIS PLENARY CO-GUARDIAN

STATE OF ILLINOIS,

I, THE UNDERSIGNED Brenda J. Grafman, a Notary Public in and for said county and state do hereby certify that MYRNA RONAN\*AND GEORGE J RONAN \*AKA MYRNA S RONAN

(Spouse)

, personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he /THEY signed and delivered the said instrument as THEIR free and voluntary act, for the use and purposes therein set forth.

Given under my hand and official seal, this 26th day of September, 1998

My Commission Expires: June 14, 1999 [Signature] Notary Public

This instrument was prepared by: FIRST OF AMERICA BANK - MAILCODE K-A12-1F AND RETURN TO: ONE FIRST OF AMERICA PKWY. KALAMAZOO, MI 49009-8002

EXHIBIT A

SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS, TO  
WIT:

PARCEL 1:

UNIT NUMBER 110 AND GARAGE UNIT NUMBER G-58 IN MISSION HILLS  
CONDOMINIUM M-5 AS DELINEATED ON SURVEY OF THE FOLLOWING  
DESCRIBED REAL ESTATE:

PART OF LOTS 1, 2 AND 3 IN COUNTY CLERK'S DIVISION OF PART OF  
THE NORTHEAST 1/4 OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 12  
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,  
ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE  
DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 24509114,  
TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON  
ELEMENTS.

PARCEL 2:

EASEMENT FOR INGRESS AND EGRESS, FOR THE BENEFIT OF PARCEL 1  
AS SET FORTH IN THE DECLARATION OF EASEMENTS, COVENANTS AND  
RESTRICTIONS RECORDED AS DOCUMENT 22431171 AS AMENDED.

PARCEL 3:

THE EXCLUSIVE RIGHT TO THE USE OF PATIO AND BALCONY, A  
LIMITED COMMON ELEMENTS AS DELINEATED ON THE SURVEY ATTACHED  
TO THE DECLARATION, AFORESAID, RECORDED AS DOCUMENT 24509114,  
ALL IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 04-18-200-029-1010  
Myrna Ronan  
3741 MISSION HILLS Road, Northbrook IL 60062

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